

*Government Orders*

unless you have a disposable income of around \$80,000 a year.

If you are earning \$20,000 a year, you cannot take advantage of anything in this legislation. You will continue to rely on old age pensions and the Canada Pension Plan. If you are fortunate, if you happen to be one of those Canadians covered by a private pension plan, and only about 50 per cent of Canadians are, then you are out of luck. You would be out of luck in providing yourself with a decent source of income upon retirement. That is what RRSPs are. They are a personal saving vehicle for retirement.

We find that the government is bringing in this kind of proposal when what is sorely needed in this country is reform to our pension system, not this kind of reform, not reform for people making \$100,000 a year, but reform for people in the low and middle-income levels on salary scales.

When you look at our pension system you realize that something like four out of every ten elderly women over the age of 60 are living in abject poverty because there is not a decent retirement income replacement system to help those people in the so-called golden years of retirement. They are not golden years for many of those people. They are years of misery when the worry from day to day is whether to spend \$2 on going to visit grandchildren or whether to buy a pork chop to provide a meal for themselves. That is not decent retirement. We have a responsibility to people who have contributed in many cases 50 and 60 years of their lives to growth in the economy of Canada to provide the kinds of benefits that I, and young people as you look around the room, the pages and others, expect.

The standard of living we enjoy today did not just come about. In many cases the standard of living that we enjoy today was provided by the sacrifices of the elderly several years ago. Many of these elderly brought their kids up through the Depression, through very difficult economic times. They looked after the family during world wars that Canada participated in. Many of them lost children and loved ones, husbands and wives, in those conflicts.

Surely to goodness we have a responsibility to at least say to those people: "You have given your all for this country. You have given your all for future generations. Now it is time we gave you something back." What this government has done is to bring forward this kind of legislation which, in the context I am talking about, is absolutely obscene. It is doing that and at the same time it is proposing to claw back pension benefits that have been bought and paid for. It is not some largesse that a government has handed out to these elderly Canadians. It is something they bought and paid for. They bought and paid for it through contributions to the income tax system.

Just to spend a minute on old age security and whether or not this is some kind of largesse from a benevolent government, which it is not, up until a few years ago Canadians had a surtax on their income tax specifically to provide the funding for old age pensions. They paid for it. It was an additional amount on top of their income tax that they paid for to provide adequate pensions on retirement. That changed, of course, a number of years ago when that surtax was just buried into the income tax system. Now everybody is paying it, and nobody is complaining about that.

I think most reasonable Canadians have accepted that there are some responsibilities in society that should be shared by all of us if we want to live in a caring and humane society. It is a part of the social contract that the vast majority of Canadians recognize, except if one happens to be a Tory government member. Then it is different. Then it is largesse. The government gives and the government takes away. We have seen that since 1984.

Since the members of this government were elected in 1984 the first thing they did in their budget was to go after old age pensions to try to deindex them so that they would not be protected against the ravages of inflation. When pensioners and every decent thinking Canadian across this country said: "You ain't going to do that to my mother or my grandmother or my great grandmother," they backed off. They realized that they had made a serious political—and I would argue moral—mistake.

It did not take them long before they were at it again when they went after spousal allowances under the Canadian Pension Plan. They want to attack them. They figured that the women should provide for their own